

**Information to identify the case:**

Debtor 1	Keith E. Fey	Social Security number or ITIN xxx-xx-7855
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN -----
	First Name    Middle Name    Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-20743-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith E. Fey

6/9/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Keith E. Fey  
 Debtor

Case No. 17-20743-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

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 Total Noticed: 34

Date Rcvd: Jun 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2020.

db +Keith E. Fey, 55 Kings Highway East, Apt 1215, Maple Shade, NJ 08052-2026  
 cr +BANK OF AMERICA, N.A., c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414  
 cr +PENNYMAC LOAN SERVICES, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 517012209 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516885710 +Camden County MUA, 1645 Ferry Ave., Camden, NJ 08104-1311  
 516847370 +Camden County MUA, Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105  
 517078631 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280  
 516847363 +Merchantville-Pennsauken Water Comm, 6751 Westfield Ave, Pennsauken, NJ 08110-1519  
 516950691 +PENNYMAC LOAN SERVICES, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602  
 516847365 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
 516847364 Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051  
 516958531 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507  
 516963950 +TD Bank, NA, Attn Richard J. Tracy, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835  
 517019331 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517910151 +Toyota Lease Trust, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 09 2020 23:40:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 09 2020 23:40:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr E-mail/Text: megan.harper@phila.gov Jun 09 2020 23:41:10 City of Philadelphia, c/o Pamela Elchert Thurmond, 1401 John F. Kennedy Blvd., Room 580, Municipal Services Building, Philadelphia, PA 19102  
 516847358 +EDI: BANKAMER.COM Jun 10 2020 03:23:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 516947236 EDI: BANKAMER.COM Jun 10 2020 03:23:00 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785  
 516847360 E-mail/Text: megan.harper@phila.gov Jun 09 2020 23:41:10 City of Philadelphia, Department of Revenue, PO Box 1630, Philadelphia, PA 19105  
 516933893 +E-mail/Text: megan.harper@phila.gov Jun 09 2020 23:41:10 CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640  
 516847359 +EDI: CITICORP.COM Jun 10 2020 03:23:00 Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 516847361 +EDI: COMCASTCBLCENT Jun 10 2020 03:18:00 Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600  
 516847362 +EDI: CONVERGENT.COM Jun 10 2020 03:18:00 Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004  
 516847367 +E-mail/Text: bankruptcy@pseg.com Jun 09 2020 23:40:14 PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490  
 516847368 +E-mail/Text: bkdepartment@rtresolutions.com Jun 09 2020 23:41:02 Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655  
 516847371 +EDI: SWCR.COM Jun 10 2020 03:23:00 Southwest Credit Systems, 4120 International Pkwy #1100, Carrollton, TX 75007-1958  
 516847372 +EDI: RMSC.COM Jun 10 2020 03:23:00 Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064  
 516847373 +EDI: RMSC.COM Jun 10 2020 03:23:00 Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060  
 516847374 EDI: TDBANKNORTH.COM Jun 10 2020 03:23:00 TD Bank, PO Box 2580, Cherry Hill, NJ 08034  
 516847375 EDI: TDBANKNORTH.COM Jun 10 2020 03:23:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243  
 516847376 EDI: TFSR.COM Jun 10 2020 03:18:00 Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408  
 518286293 EDI: BL-BECKET.COM Jun 10 2020 03:23:00 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516847366\* +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
 516847369\* +Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655  
 TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 34

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor PENNYMAC LOAN SERVICES, LLC nj.bkecf@fedphe.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Lee Martin Perlman on behalf of Debtor Keith E. Fey ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com  
Nicholas V. Rogers on behalf of Creditor PENNYMAC LOAN SERVICES, LLC nj.bkecf@fedphe.com  
Pamela Elchert Thurmond on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov,  
Karena.Blaylock@phila.gov  
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com  
Sherri Jennifer Smith on behalf of Creditor PENNYMAC LOAN SERVICES, LLC nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10